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7 b) constructing a map of credit card numbers based upon
8 the other transactions and;
9 c) utilizing [mapped transactions] the map of credit
10 card numbers to determine if the credit card
11 transaction is valid.

1 2 16. (Amended) A computer readable medium [as recited in
2 Claim 15,] containing program instructions for detecting fraud
3 in a credit card transaction between a consumer and a merchant
4 over the Internet, wherein execution of the program
5 instructions by one or more processors of a computer system
6 causes the one or more processors to carry out the steps of:
7 a) obtaining credit card information relating to the
8 transactions from the consumer; and
9 b) verifying the credit card information based upon
10 values of a plurality of parameters, in combination
11 with information that identifies the consumer, and
12 that may provide an indication whether the credit
13 card transaction is fraudulent,
14 wherein each value among the plurality of parameters is
15 weighted in the verifying step according to an
16 importance, as determined by the merchant, of that
17 value to the credit card transaction, so as to
18 provide the merchant with a quantifiable indication
19 of whether the credit card transaction is
20 fraudulent,
21 wherein execution of the program instructions by one or
22 more processors of a computer system causes the one
23 or more processors to carry out the further steps
24 of:
25 obtaining other transactions utilizing an Internet
26 address that is identified with the credit card
27 transaction;

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28 constructing a map of credit card numbers based upon the
29 other transactions; and
30 utilizing [mapped transactions] the map of credit card
31 numbers to determine if the credit card transaction
32 is valid.

1 120. (Amended) A method [as recited in claim 17] for
2 detecting fraud in a credit card transaction between a consumer
3 and a merchant over the Internet comprising the steps of:
4 receiving, from the consumer, credit card information
5 relating to the transaction;
6 creating and storing a consistency check mechanism, a
7 history check mechanism, an automatic verification
8 mechanism and an Internet identification mechanism,
9 each of which may indicate whether the credit card
10 transaction is fraudulent based on transaction
11 information, in combination with information that
12 identifies the consumer, in which the transaction
13 information provides the merchant with a
14 quantifiable indication of whether the credit card
15 transaction is fraudulent;
16 receiving from the merchant and storing a weight value
17 associated with each of the mechanisms and storing
18 the weight value in association with information
19 that identifies the mechanisms, wherein each of the
20 weight values signifies an importance to the
21 merchant of the value to the credit card transaction
22 of the associated mechanism;
23 weighting each value of the plurality of parameters
24 according to the weight values;
25 determining whether the credit card information is
26 fraudulent, based upon the values of the parameters
27 and the weight values;

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28 communicating to the merchant, over the Internet, an
29 indication whether the credit card information is
30 fraudulent;
31 wherein the steps of creating and storing further
32 include:
33 obtaining other transactions utilizing an Internet
34 address that is identified with the credit card
35 transaction;
36 constructing a map of credit card numbers based upon the
37 other transactions; and
38 utilizing [mapped transactions] the map of credit card
39 numbers to determine if the credit card transaction
40 is valid.
